

**We Claim:**

1. A method for implementing a loyalty program, the method comprising the steps of:

receiving and storing manufacturer item identifiers;  
receiving and processing a consumer ID;  
receiving and processing purchase data, wherein said purchase data comprises a retailer item identifier;  
associating said consumer ID, said purchase data, and a manufacturer item identifier; and  
performing an analysis that is dependent upon the step of associating said consumer ID, said purchase data, and said manufacturer item identifier.

2. The method of claim 1, wherein performing an analysis comprises performing an analysis that is further dependent upon at least one of: a retailer ID, a manufacturer ID, and a consumer profile.

3. The method of claim 1, wherein performing an analysis comprises calculating rewards points.

4. The method of claim 3, wherein calculating rewards points further comprises calculating rewards points based upon a points ratio determined by at least one of: a retailer, a manufacturer, and a third-party provider.

5. The method of claim 3, further comprising storing said rewards points and informing a consumer of said rewards points.

6. The method of claim 5, wherein storing and informing a consumer of rewards points is performed in real-time at a point-of-sale.

7. The method of claim 3, further comprising offering at least one award in exchange for said reward points, wherein an offeror of said at least one award comprises at least one of: a retailer, a manufacturer, and a third-party provider.

8. The method of claim 7, wherein offering at least one award is performed in real-time at a point-of-sale.

9. The method of claim 7, wherein offering at least one award comprises offering at least one of: a coupon, a gift certificate, bonus rewards points, a product, a service, and any combination of these.

10. The method of claim 1, wherein performing an analysis comprises performing data analysis using, either independently or in any combination, at least one of: said consumer ID, said purchase data, said retailer item identifier, said manufacturer item identifier, said rewards points, said retailer ID, said manufacturer ID, and a consumer profile.

11. The method of claim 10, wherein said consumer profile comprises at least one of: a date on which a consumer made a particular purchase, a frequency of purchases, a quantity of purchases, and a total transaction price.

12. The method of claim 1, wherein said purchase data further comprises at least one of: an item purchased, an item price, a number of items purchased, a total transaction price, a payment vehicle, a date, a store identifier, and an employee identifier.

13. The method of claim 12, wherein said payment vehicle comprises at least one of: cash, a check, a credit card, and a debit card.

14. The method of claim 1, wherein the method is implemented by an interactive, online computer system.

15. A method for implementing a loyalty program on a network-wide level, the method comprising the steps of:

- receiving and storing manufacturer item identifiers;
- receiving and processing a consumer ID;
- receiving and processing purchase data from multiple retailers, wherein said purchase data comprises a retailer item identifier;
- associating said consumer ID, said purchase data, and a manufacturer item identifier; and
- performing an analysis that is dependent upon the step of associating said consumer ID, said purchase data, and said manufacturer item identifier.

16. The method of claim 15, wherein performing an analysis comprises performing an analysis that is further dependent upon at least one of: a retailer ID, a manufacturer ID, and a consumer profile.

17. The method of claim 15, wherein performing an analysis comprises calculating rewards points.

18. The method of claim 17, wherein calculating rewards points further comprises calculating rewards points based upon a points ratio determined by at least one of: a retailer, a manufacturer, and a third-party provider.

19. The method of claim 17, further comprising storing said rewards points and informing a consumer of said rewards points.

20. The method of claim 19, wherein storing and informing a consumer of rewards points is performed in real-time at a point-of-sale.

21. The method of claim 17, further comprising offering at least one award in exchange for said reward points, wherein an offeror of said at least one award comprises at least one of: a retailer, a manufacturer, and a third-party provider.

22. The method of claim 21, wherein offering at least one award is performed in real-time at a point-of-sale.

23. The method of claim 21, wherein offering at least one award comprises offering at least one of: a coupon, a gift certificate, bonus rewards points, a product, a service, and any combination of these.

24. The method of claim 15, wherein performing an analysis comprises performing data analysis using, either independently or in any combination, at least one of: said consumer ID, said purchase data, said retailer item identifier, said manufacturer item identifier, said rewards points, said retailer ID, said manufacturer ID, and a consumer profile.

25. The method of claim 24, wherein said consumer profile comprises at least one of: a date on which a consumer made a particular purchase, a frequency of purchases, a quantity of purchases, and a total transaction price.

26. The method of claim 15, wherein said purchase data further comprises at least one of: an item purchased, an item price, a number of items purchased, a total transaction price, a payment vehicle, a date, a store identifier, and an employee identifier.

27. The method of claim 26, wherein said payment vehicle comprises at least one of: cash, a check, a credit card, and a debit card.

28. The method of claim 15, wherein the method is implemented by an interactive, online computer system.

29. A method for implementing a loyalty program, the method comprising the steps of:

receiving and storing manufacturer item identifiers;  
receiving and processing a consumer ID;  
receiving and processing purchase data, wherein said purchase data comprises a retailer item identifier;  
associating said consumer ID, said purchase data, and a manufacturer item identifier; and  
performing an analysis to calculate reward points, said analysis being dependent upon the step of associating said consumer ID, said purchase data, and said manufacturer item identifier.

30. The method of claim 29, wherein performing an analysis comprises performing an analysis that is further dependent upon at least one of: a retailer ID, a manufacturer ID, and a consumer profile.

31. The method of claim 29, further comprising offering at least one award in exchange for said reward points, wherein an offeror of said at least one award comprises at least one of: a retailer, a manufacturer, and a third-party provider.

32. The method of claim 31, wherein offering at least one award is performed in real-time at a point-of-sale.

33. The method of claim 31, wherein offering at least one award comprises offering at least one of: a coupon, a gift certificate, bonus rewards points, a product, a service, and any combination of these.

34. The method of claim 29, wherein performing an analysis comprises performing data analysis using, either independently or in any combination, at least one of: said consumer ID, said purchase data, said retailer item identifier, said manufacturer item identifier, said rewards points, said retailer ID, said manufacturer ID, and a consumer profile.

35. The method of claim 34, wherein said consumer profile comprises at least one of: a date on which a consumer made a particular purchase, a frequency of purchases, a quantity of purchases, and a total transaction price.

36. The method of claim 29, wherein said purchase data further comprises at least one of: an item purchased, an item price, a number of items purchased, a total transaction price, a payment vehicle, a date, a store identifier, and an employee identifier.

37. The method of claim 36, wherein said payment vehicle comprises at least one of: cash, a check, a credit card, and a debit card.

38. The method of claim 29, wherein the method is implemented by an interactive, online computer system.

39. The method of claim 29, wherein calculating rewards points further comprises calculating rewards points based upon a points ratio determined by at least one of: a retailer, a manufacturer, and a third-party provider.

40. The method of claim 29, further comprising storing said rewards points and informing a consumer of said rewards points.

41. The method of claim 40, wherein storing and informing a consumer of rewards points is performed in real-time at a point-of-sale.

42. A method for implementing a loyalty program on a network-wide level, the method comprising the steps of:

- receiving and storing manufacturer item identifiers;
- receiving and processing a consumer ID;
- receiving and processing purchase data from multiple retailers, wherein said purchase data comprises a retailer item identifier;
- associating said consumer ID, said purchase data, and a manufacturer item identifier; and
- performing an analysis to calculate reward points, said analysis being dependent upon the step of associating said consumer ID, said purchase data, and said manufacturer item identifier.

43. The method of claim 42, wherein performing an analysis comprises performing an analysis that is further dependent upon at least one of: a retailer ID, a manufacturer ID, and a consumer profile.

44. The method of claim 42, further comprising offering at least one award in exchange for said reward points, wherein an offeror of said at least one award comprises at least one of: a retailer, a manufacturer, and a third-party provider.

45. The method of claim 44, wherein offering at least one award is performed in real-time at a point-of-sale.

46. The method of claim 44, wherein offering at least one award comprises offering at least one of: a coupon, a gift certificate, bonus rewards points, a product, a service, and any combination of these.

47. The method of claim 42, wherein performing an analysis comprises performing data analysis using, either independently or in any combination, at least one of: said consumer ID, said purchase data, said retailer item identifier, said manufacturer item identifier, said rewards points, said retailer ID, said manufacturer ID, and a consumer profile.

48. The method of claim 47, wherein said consumer profile comprises at least one of: a date on which a consumer made a particular purchase, a frequency of purchases, a quantity of purchases, and a total transaction price.

49. The method of claim 42, wherein said purchase data further comprises at least one of: an item purchased, an item price, a number of items purchased, a total transaction price, a payment vehicle, a date, a store identifier, and an employee identifier.

50. The method of claim 49, wherein said payment vehicle comprises at least one of: cash, a check, a credit card, and a debit card.

51. The method of claim 42, wherein the method is implemented by an interactive, online computer system.

52. The method of claim 42, wherein calculating rewards points further comprises calculating rewards points based upon a points ratio determined by at least one of: a retailer, a manufacturer, and a third-party provider.

53. The method of claim 42, further comprising storing said rewards points and informing a consumer of said rewards points.

54. The method of claim 53, wherein storing and informing a consumer of rewards points is performed in real-time at a point-of-sale.



55. A method for implementing a loyalty program, the method comprising the steps  
of:

receiving and storing manufacturer item identifiers;  
receiving and processing a consumer ID;  
receiving and processing purchase data, wherein said purchase data comprises a  
retailer item identifier;  
associating at least two of said consumer ID, said purchase data, and a  
manufacturer item identifier; and  
performing an analysis that is dependent upon the step of associating at least  
two of: said consumer ID, said purchase data, and said manufacturer item identifier.

56. A method for implementing a loyalty program, the method comprising the steps  
of:

receiving and storing manufacturer item identifiers;  
allocating rewards points to at least one of a manufacturer and a retailer;  
receiving and processing a consumer ID;  
receiving and processing purchase data, wherein said purchase data comprises a  
retailer item identifier;  
issuing, by at least one of said retailer and said manufacturer, rewards points to  
a consumer;  
redeeming said rewards points for a consumer;  
associating said consumer ID, said purchase data, and a manufacturer item  
identifier; and  
performing an analysis that is dependent upon the step of associating said  
consumer ID, said purchase data, and said manufacturer item identifier.

57. The method of claim 56, wherein the step of redeeming comprises redeeming  
said rewards points for a consumer through a universal rewards catalog.

58. A method for implementing a loyalty program on a network-wide level, the method comprising the steps of:

- receiving and storing manufacturer item identifiers;
- allocating rewards points to at least one of a manufacturer and a retailer;
- receiving and processing a consumer ID;
- receiving and processing purchase data from multiple retailers, wherein said purchase data comprises a retailer item identifier;
- issuing, by at least one of said retailer and said manufacturer, rewards points to a consumer;
- redeeming said rewards points for a consumer;
- associating said consumer ID, said purchase data, and a manufacturer item identifier; and
- performing an analysis that is dependent upon the step of associating said consumer ID, said purchase data, and said manufacturer item identifier.

59. The method of claim 58, wherein the step of redeeming comprises redeeming said rewards points for a consumer through a universal rewards catalog.

60. A method for implementing a loyalty program, the method comprising the steps of:

- receiving and storing manufacturer item identifiers;
- allocating rewards points to at least one of a manufacturer and a retailer;
- receiving and processing a consumer ID;
- receiving and processing purchase data, wherein said purchase data comprises a retailer item identifier;
- issuing, by at least one of said retailer and said manufacturer, rewards points to a consumer;
- redeeming said rewards points for a consumer;
- associating said consumer ID, said purchase data, and a manufacturer item identifier; and
- performing an analysis to calculate reward points, said analysis being dependent upon the step of associating said consumer ID, said purchase data, and said manufacturer item identifier.

61. The method of claim 60, wherein the step of redeeming comprises redeeming said rewards points for a consumer through a universal rewards catalog.

62. A method for implementing a loyalty program on a network-wide level, the method comprising the steps of:

- receiving and storing manufacturer item identifiers;
- allocating rewards points to at least one of a manufacturer and a retailer;
- receiving and processing a consumer ID;
- receiving and processing purchase data from multiple retailers, wherein said purchase data comprises a retailer item identifier;
- issuing, by at least one of said retailer and said manufacturer, rewards points to a consumer;
- redeeming said rewards points for a consumer;
- associating said consumer ID, said purchase data, and a manufacturer item identifier; and
- performing an analysis to calculate reward points, said analysis being dependent upon the step of associating said consumer ID, said purchase data, and said manufacturer item identifier.

63. The method of claim 62, wherein the step of redeeming comprises redeeming said rewards points for a consumer through a universal rewards catalog.

64. A computer system for implementing a loyalty program, the computer system comprising:

- means for associating a consumer ID, purchase data, and a manufacturer item identifier, wherein said purchase data comprises a retailer item identifier; and
- means for performing an analysis that is dependent upon an association of said consumer ID, purchase data, and said manufacturer item identifier.

65. A computer system for implementing a loyalty program, the computer system comprising:

means for associating a consumer ID, purchase data, and a manufacturer item identifier, wherein said purchase data comprises a retailer item identifier; and

means for performing an analysis to calculate rewards points, said analysis being dependent upon an association of said consumer ID, said purchase data, and said manufacturer item identifier.

66. A computer system for implementing a loyalty program on a network-wide level, the computer system comprising:

means for associating a consumer ID, purchase data from multiple retailers, and a manufacturer item identifier, wherein said purchase data comprises a retailer item identifier; and

means for performing an analysis that is dependent upon an association of said consumer ID, said purchase data, and said manufacturer item identifier.

67. A computer system for implementing a loyalty program on a network-wide level, the computer system comprising:

means for associating a consumer ID, purchase data from multiple retailers, and a manufacturer item identifier, wherein said purchase data comprises a retailer item identifier; and

means for performing an analysis to calculate rewards points, said analysis being dependent upon an association of said consumer ID, said purchase data, and said manufacturer item identifier.